1.     (Amended)  A method for detecting purchasing card fraud during all phases of a purchasing card life cycle, the method comprising:

obtaining contact event information from a client during a contact event;

comparing the contact event information with fraud information used in known frauds and stored in a database to determine if there is a fraud match between the contact event information and the fraud information; and

sending a fraud alert to the client if there is a fraud match between the contact event information and the fraud information.

2.     (Amended) The method of claim 1 wherein obtaining contact event information further comprises obtaining a customer's name, social security number, and address.

3.     (Amended) The method of claim 1 further comprising receiving the fraud information at the database from a plurality of fraud information sources.

9.     (Amended)  The method of claim 1 wherein sending a fraud alert further comprises sending an account record to an online queue to be monitored by the client.

12.     (Amended)     The method of claim 11 wherein scoring the fraud match further comprises predicting a likelihood of a fraudulent takeover of a cardholder account.

14.     (Amended)  A system for detecting purchasing card fraud during all phases of a purchasing card life cycle, the system comprising:

a computer database for receiving contact event information from a client;

computer software in communication with the computer database for comparing the contact event information with fraud information used in known frauds and stored in the database to determine if there is a fraud match between the contact event information and the fraud information; and

a communication network in communication with the database for sending a fraud alert to the client if there is a fraud match between the contact event information and the fraud information.

15.    (Amended)  The system of claim 14 wherein the contact event information comprises a customer's name, social security number, and address.

16.    (Amended)  The system of claim 14 wherein the fraud database is adapted to communicate with a plurality of fraud information sources.

22.    (Amended)  The system of claim 14 wherein the fraud alert includes an account record which is sent to an online queue monitored by the client.

24.    (Amended)  The system of claim 14 wherein the computer software is operative to score the fraud match to assist in the fraud determination process.

Please add new claims 27-30 as follows:

27. (New) The method of claim 1 wherein the sending step includes sending the fraud alert in real time.

28. (New) The method of claim 1 wherein the sending step includes sending the fraud alert via batch.

29. (New) The system of claim 14 wherein the computer software and the communication network are operative to send the fraud alert in real time.

30. (New) The system of claim 14 wherein the computer software and the communication network are operative to send the fraud alert via batch.